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CENTRAL INTELLIGENCE AGENCY
Washington, D. C.

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NOTICE
NO. 28-53

16 February 1953

SUBJECT: Hospitalization and Surgical Insurance for CIA Personnel

1. A hospitalization and surgical insurance program will be made available to all overt and semi-covert Agency employees effective 1 March 1953. The new health insurance program will offer the Group Hospitalization, Incorporated (GHI) hospital and surgical insurance coverage.

2. The following chart indicates the manner in which employees may, or will, be affected by the introduction of the revised health insurance program. In order to read the chart, individuals should associate their case or circumstance with the appropriate item in the first column.

Current status of employee with regard to insurance coverage	Action Required to obtain insurance	Notes
GHI subscriber	Policies will be automatically transferred to the new insurance administration. New GHI identification cards will be issued.	Premiums and benefits will remain unchanged. Those with hospitalization coverage only may add surgical coverage.
GEHA subscriber (GEHA-"Government Employees Health Association", a CIA-sponsored insurance plan underwritten by Mutual Benefit Health & Accident Association of Omaha, Nebraska.)	New policies for GHI coverage will be issued to current GEHA subscribers only upon application. GHI rates are higher but provide greater coverage. See Attachment 1. (There is no present time limit within which application for GHI coverage must be made.)	GEHA policy holders may transfer to the new policy with waiver of 10 months waiting period for maternity, tonsilectomy, and pre-existing conditions, except in cases when the current GEHA policy is less than 10 months old, in which case the waiting period will be prorated appropriately.
No coverage	May make application for hospitalization, or hospitalization and surgical, insurance during announced periods.	The usual waiting period of ten months on maternity, tonsilectomy and pre-existing conditions with the GHI policy will prevail for new

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(New employees will be permitted to transfer their Blue Cross, or GHI policies or apply for a new policy as they enter on duty, within a 60-day period.)

subscribers. (The waiting period for new employees transferring their GHI or Blue Cross policies to the CIA group is determined by the period such old policies have been in effect.)

3. The Employee Services Staff, Personnel Office, will administer the GHI hospitalization and surgical insurance policies for two groups of Agency employees:

a. Group A subscribers will consist of overt employees (those who may indicate CIA affiliation). The usual "service" features of the GHI policies will apply for this group, i.e., subscribers will be issued the regular GHI identification cards. Claims against the policies will be paid by GHI to the doctor and/or hospital. The subscriber will be billed for the balance.

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4. Within the next few weeks the Employee Services Staff will inform all Agency personnel of this insurance coverage. Posters and insurance brochures will be distributed to all parts of the Agency in the Washington area.

5. Since the Employee Services Staff is just getting organized for this large undertaking, all individuals are requested to refrain from calling members of this Staff for information, until further announcements indicate that the Staff is ready to accept subscriptions, or alter existing coverage.

FOR THE DIRECTOR OF CENTRAL INTELLIGENCE:

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WALTER REID WOLF
Deputy Director
(Administration)

Attachment

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